

**United States Bankruptcy Court  
District of Massachusetts**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Brown, Jennifer Denise</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): <b>0312</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):																					
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>4 Sunnyside St #3 Hyde Park, MA</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																					
		ZIPCODE <b>02136</b>																					
County of Residence or of the Principal Place of Business: <b>Suffolk</b>		County of Residence or of the Principal Place of Business:																					
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):																					
		ZIPCODE																					
Location of Principal Assets of Business Debtor (if different from street address above):		ZIPCODE																					
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> <b>Chapter 15 Debtor</b> Country of debtor's center of main interests: <hr/> Each country in which a foreign proceeding by, regarding, or against debtor is pending: <hr/>		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																					
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13 <hr/> <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <hr/> <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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<b>Estimated Liabilities</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY																							

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Brown, Jennifer Denise</b>
<b>All Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <i>/s/ Valerie Kua, Esq.</i> <b>5/21/15</b> Signature of Attorney for Debtor(s)
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord that obtained judgment)  _____ (Address of landlord) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Brown, Jennifer Denise****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Jennifer Denise Brown**

Signature of Debtor

**Jennifer Denise Brown****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**May 21, 2015**

Date

**Signature of Attorney\***

**X /s/ Valerie Kua, Esq.**

Signature of Attorney for Debtor(s)

**Valerie Kua, Esq. 682575  
Kelsey & Trask PC  
160 Speen Street, Suite 202  
Framingham, MA 01701-0000  
(508) 655-5980 Fax: (508) 655-5981  
vkua@kelseyrask.com**

**May 21, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Brown, Jennifer Denise

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jennifer Denise Brown

Date: May 21, 2015

Certificate Number: 15725-MA-CC-025202139



15725-MA-CC-025202139

## CERTIFICATE OF COUNSELING

I CERTIFY that on March 17, 2015, at 6:46 o'clock PM EDT, Jennifer Brown received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Massachusetts, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 17, 2015 By: /s/Landes Thomas

Name: Landes Thomas

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**IN RE:**

**Brown, Jennifer Denise**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 5,474.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 2,230.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		\$ 512,336.43	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 2,717.59
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 3,169.70
TOTAL		30	\$ 5,474.00	\$ 514,566.43	

**IN RE:**

Case No. \_\_\_\_\_

**Brown, Jennifer Denise**

Chapter 7 \_\_\_\_\_

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2,230.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 394,809.35
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 397,039.35</b>

**State the following:**

Average Income (from Schedule I, Line 12)	\$ 2,717.59
Average Expenses (from Schedule J, Line 22)	\$ 3,169.70
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	\$ 5,374.71

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,230.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 512,336.43
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 512,336.43

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>None</b>				
				<b>TOTAL</b> <b>0.00</b>

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	<b>Checking account with Citibank, account number xx9489.</b>		<b>2,700.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Security deposit with landlord for rental residence</b>	W	<b>900.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>13-inch Apple laptop purchased 2008.</b>		<b>210.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>27-inch IMAC desktop purchased in 2009</b>	W	<b>600.00</b>
		<b>Apple iPhone 4s</b>	W	<b>200.00</b>
		<b>Bedroom furniture</b>	W	<b>150.00</b>
		<b>Cookware (pots/pans)</b>	W	<b>20.00</b>
		<b>Desk/office furniture</b>	W	<b>20.00</b>
		<b>Lamps and accessories</b>	W	<b>10.00</b>
		<b>Living room furniture</b>	W	<b>100.00</b>
		<b>Silverware/flatware</b>	W	<b>10.00</b>
		<b>Small kitchen appliances</b>	W	<b>15.00</b>
		<b>Television, 17-inch Insignia purchased 2013.</b>	W	<b>80.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books</b>	W	<b>50.00</b>
6. Wearing apparel.		<b>Clothes</b>	W	<b>200.00</b>
7. Furs and jewelry.	X	<b>Camera purchased ~2006.</b>		<b>100.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O T E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Citibank IRA</b>		<b>109.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			

**IN RE** Brown, Jennifer Denise

**Debtor(s)**

No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

**0** continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Checking account with Citibank, account number xx9489.	11 USC § 522(d)(5)	2,700.00	2,700.00
Security deposit with landlord for rental residence	11 USC § 522(d)(5)	900.00	900.00
13-inch Apple laptop purchased 2008.	11 USC § 522(d)(3)	210.00	210.00
27-inch IMAC desktop purchased in 2009	11 USC § 522(d)(3)	600.00	600.00
Apple iPhone 4s	11 USC § 522(d)(3)	200.00	200.00
Bedroom furniture	11 USC § 522(d)(3)	150.00	150.00
Cookware (pots/pans)	11 USC § 522(d)(3)	20.00	20.00
Desk/office furniture	11 USC § 522(d)(3)	20.00	20.00
Lamps and accessories	11 USC § 522(d)(3)	10.00	10.00
Living room furniture	11 USC § 522(d)(3)	100.00	100.00
Silverware/flatware	11 USC § 522(d)(3)	10.00	10.00
Small kitchen appliances	11 USC § 522(d)(3)	15.00	15.00
Television, 17-inch Insignia purchased 2013.	11 USC § 522(d)(3)	80.00	80.00
Books	11 USC § 522(d)(3)	50.00	50.00
Clothes	11 USC § 522(d)(3)	200.00	200.00
Camera purchased ~2006.	11 USC § 522(d)(3)	100.00	100.00
Citibank IRA	11 USC § 522(d)(5)	109.00	109.00

\* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
<b>0</b>		<b>Subtotal</b> (Total of this page)	\$	\$		
		<b>Total</b> (Use only on last page)	\$	\$		

(Report also on  
Summary of  
Schedules.)  
(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEPOTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Internal Revenue Service Centralized Insolvency Operation Post Office Box 7346 Philadelphia, PA 09101-7346</b>		<b>Taxes for 2014.</b>				<b>2,230.00</b>	<b>2,230.00</b>	
ACCOUNT NO. <b>Internal Revenue Service Centralized Insolvency Operation Post Office Box 21126 Philadelphia, PA 09114</b>		<b>Assignee or other notification for: Internal Revenue Service</b>						
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)	\$ <b>2,230.00</b>	\$ <b>2,230.00</b>	\$		
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)	\$ <b>2,230.00</b>				
			Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <b>2,230.00</b>	\$		

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxxx3121 <b>Acs/dept Of Ed C/o Acs Utica, NY 13501</b>		<b>INSTALLMENT ACCOUNT OPENED 10/2008</b>				<b>0.00</b>
ACCOUNT NO. xxxxxx3122 <b>Acs/dept Of Ed C/o Acs Utica, NY 13501</b>		<b>INSTALLMENT ACCOUNT OPENED 12/2008</b>				<b>0.00</b>
ACCOUNT NO. xx2163 <b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>		<b>REVOLVING ACCOUNT OPENED 8/2008</b>				<b>4,780.00</b>
ACCOUNT NO. <b>American Express PO Box 3001, 16 General Warren Blvd Malvern, PA 19355</b>		<b>Assignee or other notification for: Amex</b>				
<b>11</b> continuation sheets attached			Subtotal (Total of this page)		\$	<b>4,780.00</b>
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>xx0753</b>  <b>Amex Dsnb</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>		<b>REVOLVING ACCOUNT OPENED 8/2008</b>			<b>0.00</b>
ACCOUNT NO. <b>xx4197</b>  <b>Barclays Bank Delaware</b> <b>125 S West St</b> <b>Wilmington, DE 19801</b>		<b>REVOLVING ACCOUNT OPENED 2/2005</b>			<b>0.00</b>
ACCOUNT NO. <b>xx0274</b>  <b>Capital One</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>		<b>REVOLVING ACCOUNT OPENED 1/2001</b>			<b>0.00</b>
ACCOUNT NO. <b>xx8452</b>  <b>Chase Card</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>		<b>REVOLVING ACCOUNT OPENED 12/2003</b>			<b>0.00</b>
ACCOUNT NO. <b>xx8991</b>  <b>Chase Card</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>		<b>REVOLVING ACCOUNT OPENED 9/2011</b>			<b>4,147.00</b>
ACCOUNT NO. <b>xx4904</b>  <b>Chase Card</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>		<b>REVOLVING ACCOUNT OPENED 11/2012</b>			<b>1,052.00</b>
ACCOUNT NO. <b>xx6174</b>  <b>Chase Card</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>		<b>REVOLVING ACCOUNT OPENED 7/2010</b>			<b>11,461.90</b>
Sheet no. <u>1</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>16,660.90</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
<b>United Collection Bureau, Inc 5620 Southwyck Blvd Suite 206 Toledo, OH 43614</b>		<b>Assignee or other notification for: Chase Card</b>			
ACCOUNT NO.					
<b>United Collection Bureau, Inc. PO Box 1418 Maumee, OH 43537</b>		<b>Assignee or other notification for: Chase Card</b>			
ACCOUNT NO. <b>xx9811</b>		<b>REVOLVING ACCOUNT OPENED 10/2011</b>			<b>9,570.58</b>
Citi Po Box 6241 Sioux Falls, SD 57117					
ACCOUNT NO.					
<b>Citibank SD, NA ATTN: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195</b>		<b>Assignee or other notification for: Citi</b>			
ACCOUNT NO.					
<b>United Recovery Systems, LP PO Box 722910 Houston, TX 77272-2910</b>		<b>Assignee or other notification for: Citi</b>			
ACCOUNT NO. <b>xx9305</b>		<b>REVOLVING ACCOUNT OPENED 7/2011</b>			<b>9,033.00</b>
Citi Po Box 6241 Sioux Falls, SD 57117					
ACCOUNT NO.					
<b>Citibank SD, NA ATTN: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195</b>		<b>Assignee or other notification for: Citi</b>			
Sheet no. <b>2</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>18,603.58</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>xx8738</b>  <b>Citi Po Box 6241 Sioux Falls, SD 57117</b>		<b>REVOLVING ACCOUNT OPENED 7/2002</b>			<b>0.00</b>
ACCOUNT NO. <b>xx9417</b>  <b>Citi Cards Po Box 6497 Sioux Falls, SD 57117</b>		<b>REVOLVING ACCOUNT OPENED 2/2008</b>			<b>0.00</b>
ACCOUNT NO. <b>xx1227</b>  <b>Citi/stdnt Ln Rsrc Cnt 99 Garnsey Rd Pittsford, NY 14534</b>		<b>INSTALLMENT ACCOUNT OPENED 11/2008</b>			<b>0.00</b>
ACCOUNT NO.  <b>Citistudntln Citistudntln PO Box 95 Sioux Falls,, SD 57117</b>		<b>Assignee or other notification for: Citi/stdnt Ln Rsrc Cnt</b>			
ACCOUNT NO. <b>xx1228</b>  <b>Citi/stdnt Ln Rsrc Cnt 99 Garnsey Rd Pittsford, NY 14534</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2009</b>			<b>0.00</b>
ACCOUNT NO.  <b>Citistudntln Citistudntln PO Box 95 Sioux Falls,, SD 57117</b>		<b>Assignee or other notification for: Citi/stdnt Ln Rsrc Cnt</b>			
ACCOUNT NO. <b>xx1226</b>  <b>Citi/stdnt Ln Rsrc Cnt 99 Garnsey Rd Pittsford, NY 14534</b>		<b>INSTALLMENT ACCOUNT OPENED 10/2008</b>			<b>0.00</b>
Sheet no. <b>3</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
<b>Citistudntln</b> <b>Citistudntln</b> <b>PO Box 95</b> <b>Sioux Falls,, SD 57117</b>		<b>Assignee or other notification for: Citi/stdnt Ln Rsrc Cnt</b>			
ACCOUNT NO. <b>xx9489</b>		<b>REVOLVING ACCOUNT OPENED 5/2006</b>			<b>0.00</b>
<b>Citibank NA</b> <b>1000 Technology Dr</b> <b>O Fallon, MO 63368</b>					
ACCOUNT NO.		<b>Assignee or other notification for: Citibank NA</b>			
<b>Citibank NA</b> <b>Citicorp Credit Svcs/Centralized Bankrup</b> <b>PO Box 790040</b> <b>Saint Louis, MO 63179</b>					
ACCOUNT NO. <b>xx2647</b>		<b>REVOLVING ACCOUNT OPENED 4/2012</b>			<b>5,997.92</b>
<b>Citibank NA</b> <b>Po Box 769006</b> <b>San Antonio, TX 78245</b>					
ACCOUNT NO.		<b>Assignee or other notification for: Citibank NA</b>			
<b>Citibankna</b> <b>Attn: Centralized Bankruptcy</b> <b>PO Box 20363</b> <b>Kansas City, MO 64195</b>					
ACCOUNT NO.		<b>Assignee or other notification for: Citibank NA</b>			
<b>Capital Management Services, LP</b> <b>698 1/2 South Ogden Street</b> <b>Buffalo, NY 14206-2317</b>					
ACCOUNT NO. <b>xx8862</b>					
<b>Citibank NA</b> <b>Citicorp Credit Svcs/Centralized Bankrup</b> <b>PO Box 790040</b> <b>Saint Louis, MO 63179</b>					<b>5,354.58</b>
Sheet no. <b>4</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>11,352.50</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
<b>Dean A. Heinold, Esq. Lustig, Glaser &amp; Wilson, PC PO Box 549287 Waltham, MA 02454-9287</b>		<b>Assignee or other notification for: Citibank NA</b>			
ACCOUNT NO.					
<b>Kenneth C. Wilson, Esq. Lustig, Glaser &amp; Wilson, PC PO Box 549287 Waltham, MA 02454-9287</b>		<b>Assignee or other notification for: Citibank NA</b>			
ACCOUNT NO.					
<b>Richard Tirrell, Esq. Lustig, Glaser &amp; Wilson, PC PO Box 549287 Waltham, MA 02454-9287</b>		<b>Assignee or other notification for: Citibank NA</b>			
ACCOUNT NO.					
<b>Ronald E. Lustig, Esq. Lustig, Glaser &amp; Wilson, PC PO Box 549287 Waltham, MA 02454-9287</b>		<b>Assignee or other notification for: Citibank NA</b>			
ACCOUNT NO.					
<b>Citibank NA 701 E. 60th Street North Sioux Falls, SD 57117</b>		<b>Assignee or other notification for: Citibank NA</b>			
ACCOUNT NO. <b>xx1224</b>		<b>INSTALLMENT ACCOUNT OPENED 2/2008</b>			<b>0.00</b>
<b>Citibank Stu 701 E. 60th St North Sioux Falls, SD 57104</b>					
ACCOUNT NO.					
<b>Citibank Stu Attn: Bankruptcy PO Box 6191 Sioux Falls, SD 57117</b>		<b>Assignee or other notification for: Citibank Stu</b>			
Sheet no. <b>5</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			<b>Subtotal (Total of this page)</b>	\$	
			<b>Total</b>		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>xx0832</b>  <b>Comenity Bank/express</b> <b>Po Box 182789</b> <b>Columbus, OH 43218</b>		<b>REVOLVING ACCOUNT OPENED 3/2006</b>			<b>0.00</b>
ACCOUNT NO.  <b>Express/Comenity Bank</b> <b>Attention: Bankruptcy Dept</b> <b>PO Box 182686</b> <b>Columbus, OH 43218</b>		<b>Assignee or other notification for:</b> <b>Comenity Bank/express</b>			
ACCOUNT NO. <b>xx3599</b>  <b>Comenity Bank/vctrssec</b> <b>Po Box 182789</b> <b>Columbus, OH 43218</b>		<b>REVOLVING ACCOUNT OPENED 6/2003</b>			<b>0.00</b>
ACCOUNT NO. <b>xx6183</b>  <b>Comenity Bank/West Elm</b> <b>Po Box 182789</b> <b>Columbus, OH 43218</b>		<b>REVOLVING ACCOUNT OPENED 11/2009</b>			<b>1,457.00</b>
ACCOUNT NO.  <b>Comenity Bank/West Elm</b> <b>Attention: Bankruptcy</b> <b>PO Box 182125</b> <b>Columbus, OH 43218</b>		<b>Assignee or other notification for:</b> <b>Comenity Bank/West Elm</b>			
ACCOUNT NO. <b>xx9499</b>  <b>Discover Fin Svcs Llc</b> <b>Po Box 15316</b> <b>Wilmington, DE 19850</b>		<b>REVOLVING ACCOUNT OPENED 2/2008</b>			<b>8,250.00</b>
ACCOUNT NO.  <b>Zwicker &amp; Associates, P.C.</b> <b>80 Minuteman Rd</b> <b>Andover, MA 01810-1008</b>		<b>Assignee or other notification for:</b> <b>Discover Fin Svcs Llc</b>			
Sheet no. <b>6</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>9,707.00</b>	
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total	\$	
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
<b>Discover</b> PO Box 3008 New Albany, OH 43054-3008		<b>Assignee or other notification for: Discover Fin Svcs Llc</b>			
ACCOUNT NO.					
<b>Zwicker &amp; Associates, PC</b> 200 Minuteman Road, Suite 202 Andover, MA 01810		<b>Assignee or other notification for: Discover Fin Svcs Llc</b>			
ACCOUNT NO. <b>xx9302</b>		<b>REVOLVING ACCOUNT OPENED 12/2009</b>			<b>0.00</b>
<b>Dsnb Bloom</b> Po Box 8218 Mason, OH 45040					
ACCOUNT NO.					
<b>DSNB Bloomingdales Macy's Bankruptcy Dpt</b> PO Box 8053 Mason, OH 45040		<b>Assignee or other notification for: Dsnb Bloom</b>			
ACCOUNT NO. <b>xx9120</b>		<b>REVOLVING ACCOUNT OPENED 8/2008</b>			<b>0.00</b>
<b>Dsnb Macys</b> 9111 Duke Blvd Mason, OH 45040					
ACCOUNT NO. <b>xx0002</b>		<b>INSTALLMENT ACCOUNT OPENED 12/2008</b>			<b>3,033.00</b>
<b>Fed Loan Serv</b> Po Box 60610 Harrisburg, PA 17106					
ACCOUNT NO. <b>xx0003</b>		<b>INSTALLMENT ACCOUNT OPENED 9/2010</b>			<b>8,500.00</b>
<b>Fed Loan Serv</b> PO Box 60610 Harrisburg, PA 17106					
Sheet no. <u>7</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>11,533.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xx0005</b>  <b>Fed Loan Serv</b> <b>Po Box 60610</b> <b>Harrisburg, PA 17106</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2009</b>			<b>39,936.00</b>
ACCOUNT NO. <b>xx0001</b>  <b>Fed Loan Serv</b> <b>Po Box 60610</b> <b>Harrisburg, PA 17106</b>		<b>INSTALLMENT ACCOUNT OPENED 10/2008</b>			<b>39,826.00</b>
ACCOUNT NO. <b>xx0004</b>  <b>Fed Loan Serv</b> <b>Pob 60610</b> <b>Harrisburg, PA 17106</b>		<b>INSTALLMENT ACCOUNT OPENED 9/2010</b>			<b>27,985.00</b>
ACCOUNT NO. <b>xx0815</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2003</b>			<b>172,179.00</b>
ACCOUNT NO. <b>xx0208</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 2/2008</b>			<b>37,726.00</b>
ACCOUNT NO. <b>xx0830</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2006</b>			<b>24,724.00</b>
ACCOUNT NO. <b>xx1178</b>  <b>Navient</b> <b>Po Box 9655</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2001</b>			<b>14,669.36</b>
Sheet no. <b>8</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>357,045.36</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>xx0830</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2005</b>			<b>13,543.00</b>
ACCOUNT NO. <b>xx1186</b>  <b>Navient</b> <b>Po Box 9655</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 7/2002</b>			<b>10,092.88</b>
ACCOUNT NO. <b>xx0830</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2005</b>			<b>8,441.00</b>
ACCOUNT NO. <b>xx1160</b>  <b>Navient</b> <b>Po Box 9655</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 10/2000</b>			<b>7,999.27</b>
ACCOUNT NO. <b>xx0830</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>		<b>INSTALLMENT ACCOUNT OPENED 8/2006</b>			<b>5,876.00</b>
ACCOUNT NO. <b>xx9304</b>  <b>Navient</b> <b>Po Box 9500</b> <b>Wilkes Barre, PA 18773</b>					<b>32,987.84</b>
ACCOUNT NO. <b>xx2982</b>  <b>Sears/cbna</b> <b>Po Box 6282</b> <b>Sioux Falls, SD 57117</b>		<b>REVOLVING ACCOUNT OPENED 6/2012</b>			<b>0.00</b>
Sheet no. <b>9</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>78,939.99</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. xx1222 <b>Slc Conduit I Llc 99 Garnsey Road Pittsford, NY 14534</b>		INSTALLMENT ACCOUNT OPENED 8/2006			0.00
ACCOUNT NO. xx1223 <b>Slc Conduit I Llc 99 Garnsey Road Pittsford, NY 14534</b>		INSTALLMENT ACCOUNT OPENED 8/2006			0.00
ACCOUNT NO. xx1225 <b>Slc Conduit I Llc 99 Garnsey Road Pittsford, NY 14534</b>		INSTALLMENT ACCOUNT OPENED 2/2008			0.00
ACCOUNT NO. xx1220 <b>Slc Conduit I Llc 99 Garnsey Road Pittsford, NY 14534</b>		INSTALLMENT ACCOUNT OPENED 8/2005			0.00
ACCOUNT NO. xx1221 <b>Slc Conduit I Llc 99 Garnsey Road Pittsford, NY 14534</b>		INSTALLMENT ACCOUNT OPENED 8/2005			0.00
ACCOUNT NO. xx4385 <b>Syncb/banana Rep Po Box 965005 Orlando, FL 32896</b>		REVOLVING ACCOUNT OPENED 7/2002			0.00
ACCOUNT NO. xx1718 <b>Syncb/gap Po Box 965005 Orlando, FL 32896</b>		REVOLVING ACCOUNT OPENED 5/2012			0.00
Sheet no. <u>10</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xx1471</b>  <b>Syncb/lowes</b> <b>Po Box 965005</b> <b>Orlando, FL 32896</b>		<b>REVOLVING ACCOUNT OPENED 8/2013</b>			<b>433.00</b>
ACCOUNT NO.  <b>GECRB/Lowes</b> <b>Attention: Bankruptcy Department</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>		<b>Assignee or other notification for: Syncb/lowes</b>			
ACCOUNT NO. <b>xx1758</b>  <b>Syncb/oldnavydc</b> <b>Po Box 965005</b> <b>Orlando, FL 32896</b>		<b>REVOLVING ACCOUNT OPENED 8/2009</b>			<b>3,058.10</b>
ACCOUNT NO.  <b>GECRB/Old Navy</b> <b>Attn: Bankruptcy</b> <b>PO Box 130104</b> <b>Roswell, GA 30076</b>		<b>Assignee or other notification for: Syncb/oldnavydc</b>			
ACCOUNT NO.  <b>Client Services, Inc.</b> <b>3451 Harry S Truman Blvd</b> <b>St. Charles, MO 63301-4047</b>		<b>Assignee or other notification for: Syncb/oldnavydc</b>			
ACCOUNT NO. <b>xx9080</b>  <b>Syncb/tjx Cos</b> <b>Po Box 965015</b> <b>Orlando, FL 32896</b>		<b>REVOLVING ACCOUNT OPENED 8/2009</b>			<b>0.00</b>
ACCOUNT NO. <b>xx6751</b>  <b>Td Bank Usa/targetcred</b> <b>Po Box 673</b> <b>Minneapolis, MN 55440</b>		<b>REVOLVING ACCOUNT OPENED 8/2013</b>			<b>223.00</b>
Sheet no. <b>11</b> of <b>11</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>3,714.10</b>	
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total	\$ <b>512,336.43</b>	

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Lease At 4 Sunnyside St 4 Sunnyside St #3 Hyde Park, MA 02136</b>  <b>Joseph Sheridan West Roxbury, MA</b>	<b>Rental lease at 4 Sunnyside St #3. Debtor's primary residence with two dependent minor children. Month-to-month lease, \$1800/mo, current.</b>

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1 **Jennifer Denise Brown** \_\_\_\_\_

First Name Middle Name \_\_\_\_\_

Last Name \_\_\_\_\_

Debtor 2 \_\_\_\_\_

(Spouse, if filing) First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Last Name \_\_\_\_\_

United States Bankruptcy Court for the: District of Massachusetts

Case number \_\_\_\_\_  
(If known)

Check if this is:

An amended filing

A supplement showing post-petition  
chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 6I**

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

**Debtor 2 or non-filing spouse**

Employed  
 Not employed

Employed  
 Not employed

**Occupation**

**See Schedule Attached**

**Employer's name**

\_\_\_\_\_

\_\_\_\_\_

**Employer's address**

Number Street

Number Street

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**How long employed there?**

\_\_\_\_\_

\_\_\_\_\_

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**For Debtor 1**

**For Debtor 2 or  
non-filing spouse**

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 1,832.44

\$ \_\_\_\_\_

**3. Estimate and list monthly overtime pay.**

3. + \$ 0.00

+ \$ \_\_\_\_\_

**4. Calculate gross income.** Add line 2 + line 3.

4. \$ 1,832.44

\$ \_\_\_\_\_

Debtor 1 Jennifer Denise Brown  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
Copy line 4 here .....	→ 4. \$ <u>1,832.44</u>	\$ _____
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>294.85</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ _____
5e. Insurance	5e. \$ <u>0.00</u>	\$ _____
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ _____
5g. Union dues	5g. \$ <u>0.00</u>	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <u>294.85</u>	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>1,537.59</u>	\$ _____
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ <u>0.00</u>	\$ _____
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ <u>1,180.00</u>	\$ _____
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ _____
8e. Social Security	8e. \$ <u>0.00</u>	\$ _____
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small>	8f. \$ <u>0.00</u>	\$ _____
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>1,180.00</u>	\$ _____
10. Calculate monthly income. Add line 7 + line 9. <small>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</small>	10. \$ <u>2,717.59</u>	+ \$ _____ = \$ <u>2,717.59</u>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>		
<small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.</small>		
<small>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.</small>		
Specify: _____	11. + \$ <u>0.00</u>	\$ _____
<b>12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.</b>		
<small>Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies</small>		<b>12. \$ <u>2,717.59</u></b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>See Continuation Sheet</b>		

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 2**

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Clinical Psychology Fellow</b>	
Name of Employer	<b>Brandeis University</b>	
How long employed	<b>1 years and 4 months</b>	
Address of Employer	<b>415 South Street, Mailman Building</b>	
	<b>Waltham, MA 02454-0000</b>	
Occupation	<b>Adjunct Undergraduate Professor</b>	
Name of Employer	<b>Cambridge College</b>	
How long employed	<b>2 years and 11 months</b>	
Address of Employer	<b>1000 Massachusetts Avenue</b>	
	<b>Cambridge, MA 02138-0000</b>	

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 2 of 2**

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor expects to earn less in her teaching position at Cambridge College - last year she was paid for and offered 7 teaching courses in her adjunct position at Cambridge College, but this year she has been offered only 3 and none for the Fall semester. Her Brandeis position should pay her approximately the same amount in the next year, however.**

Fill in this information to identify your case:

Debtor 1	<b>Jennifer Denise Brown</b>	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)				
United States Bankruptcy Court for the: District of Massachusetts				
Case number (If known) _____				

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Daughter

10

Daughter

7

3. Do your expenses include expenses of people other than yourself and your dependents?

- No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses	
4.	\$ <u>1,800.00</u>
4a.	\$ <u>0.00</u>
4b.	\$ <u>0.00</u>
4c.	\$ <u>15.00</u>
4d.	\$ <u>0.00</u>

Debtor 1 **Jennifer Denise Brown**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

<b>Your expenses</b>	
5. Additional mortgage payments for your residence, such as home equity loans	5. \$ <b>0.00</b>
<b>6. Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <b>100.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>200.00</b>
6d. Other. Specify: _____	6d. \$ <b>0.00</b>
<b>7. Food and housekeeping supplies</b>	
7. \$ <b>275.00</b>	
<b>8. Childcare and children's education costs</b>	
8. \$ <b>0.00</b>	
<b>9. Clothing, laundry, and dry cleaning</b>	
9. \$ <b>82.00</b>	
<b>10. Personal care products and services</b>	
10. \$ <b>45.00</b>	
<b>11. Medical and dental expenses</b>	
11. \$ <b>119.00</b>	
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	
12. \$ <b>65.00</b>	
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	
13. \$ <b>0.00</b>	
<b>14. Charitable contributions and religious donations</b>	
14. \$ <b>0.00</b>	
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <b>0.00</b>
15b. Health insurance	15b. \$ <b>120.00</b>
15c. Vehicle insurance	15c. \$ <b>0.00</b>
15d. Other insurance. Specify: <b>Dental Insurance</b> _____	15d. \$ <b>30.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	
16. \$ <b>0.00</b>	
<b>17. Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>
17c. Other. Specify: _____	17c. \$ <b>0.00</b>
17d. Other. Specify: _____	17d. \$ <b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	
18. \$ <b>0.00</b>	
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	
19. \$ <b>0.00</b>	
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <b>0.00</b>
20b. Real estate taxes	20b. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>

Debtor 1

Jennifer Denise Brown

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

21. Other. Specify: See Schedule Attached

21. +\$ 318.70

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 3,169.70

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 2,717.59

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 3,169.70

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ -452.11

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

None

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

Other Expenses

**Birthday Parties - Children**  
**School Loan Repayment****45.00**  
**273.70**

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: May 21, 2015

Signature: /s/ Jennifer Denise Brown  
**Jennifer Denise Brown**

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Brown, Jennifer Denise

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

### 1. Income from employment or operation of business

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>21,555.00</b>	<b>Brandeis University 2014 -</b> <b>Ms. Brown began her employment with Brandeis University in 2014.</b>
<b>7,875.00</b>	<b>Brandeis University 2015 (as of 5/4/2015) -</b>
<b>19,266.65</b>	<b>Cambridge College 2013</b>
<b>24,616.57</b>	<b>Cambridge College 2014</b>
<b>6,800.00</b>	<b>Cambridge College 2015</b>
<b>3,211.00</b>	<b>Lesley University 2013</b>
<b>26,089.75</b>	<b>Children's Services of Roxbury 2013</b>

### 2. Income other than from employment or operation of business

**None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>14,160.00</b>	<b>Child support 2014 -</b> <b>From Ezra Reinstein at \$1180/mo beginning 1/6/2014 through 12/31/2014. Per Separation Agreement and Joint Petition for Divorce filed 1/6/2014.</b>
<b>5,900.00</b>	<b>Child support 2015 -</b>

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Navient Po Box 9500 Wilkes Barre, PA 18773-0000  Account xx1178  Federal Loan Serv	5/1/2015, 4/1/2015, 3/1/2015	372.33	14,669.38
Internal Revenue Service Centralized Insolvency Operation Post Office Box 21126 Philadelphia, PA 09114-0000  For 2014 taxes owed.	04/19/2015, on or about 4/27/2015	748.00	1,582.00
Internal Revenue Service Centralized Insolvency Operation Post Office Box 21126 Philadelphia, PA 09114-0000  For 2013 additional taxes owed above original taxes	4/15/2015	1,031.00	0.00
Navient Po Box 9500 Wilkes Barre, PA 18773-0000  Account xx1186  Navient Po Box 9500 Wilkes Barre, PA 18773-0000  Account xx1160	5/1/2015, 4/1/2015, 3/1/2015	245.76	10,092.88
	5/1/2015, 4/1/2015, 3/1/2015	203.01	7,999.27

- None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Citibank, N.A. v. Jennifer D. Brown 1406 CV 0784	Collections	Trial Court of Massachusetts, District Court, West Roxbury Division 445 Arborway, Jamaica Plain, MA	Request for Entry of Default and Request for Entry of Default Judgment submitted to

Discover Bank v. Jennifer D.  
Brown  
1506CU63**Collections**Trial Court of Massachusetts,  
District Court, West Roxbury  
Division  
445 Arborway, Jamaica Plain, MA  
02130Summons issued on  
2/17/2015.

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Ashleigh Brown 26062 Regency Club Drive, Apt 3 Warren, MI 48089-0000	Niece	4/2015	\$400.00

This was a graduation gift provided by debtor to her niece, Ashleigh.

Ashleigh Brown 26062 Regency Club Drive, Apt 3 Warren, MI 48089-0000	6/2014	\$200
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Birthday gift to debtor's niece.

Ashleigh Brown 26062 Regency Club Drive, Apt 3 Warren, MI 48089-0000	12/2014	\$200.00
--	---------	----------

Kwanzaa/Hanukkah gift to debtor's niece.

**8. Losses**

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  
Kelsey & Trask, P.C.

DATE OF PAYMENT, NAME OF  
PAYOR IF OTHER THAN DEBTOR  
1/26/2015

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY  
2,000.00

(Now Skylark Law & Mediation)  
160 Speen Street, Suite 202  
Framingham, MA 01701-0000

**10. Other transfers**

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Capital One</b> <b>PO Box 5253</b> <b>Carol Stream, IL 60197</b>	<b>Individual/xx0274</b>	<b>\$0/approx. 10/5/2014</b>
<b>Sears/Cbna</b> <b>PO Box 6282</b> <b>Sioux Falls, SD 57117</b>	<b>Individual/xx2982</b>	<b>\$0/ approx. 3/27/2015</b>
<b>Syncb/Tjx Cos</b> <b>PO Box 965015</b> <b>Orlando, FL 32896</b>	<b>Individual/xx9080</b>	<b>\$0/3/24/2015</b>
<b>Dsnb Macy's</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>	<b>Individual/xx9120</b>	<b>\$0/approx. 3/20/2015</b>
<b>Amex Dsnb</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>	<b>Individual/xx0753</b>	<b>\$0/3/27/2015</b>
<b>Syncb/GAP</b> <b>PO Box 965005</b> <b>Orlando, FL 32896</b>	<b>Individual/xx1718</b>	<b>\$0/approx. 3/4/2015</b>
<b>Citibankna</b> <b>1000 Technology Dr</b> <b>O Fallon, MO 63368</b>	<b>Undesignated/xx9489</b>	<b>\$0/approx. 8/1/2014</b>

**12. Safe deposit boxes**

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Ezra Reinstein</b>	<b>2007 Hyundai Entourage, approx. 85,000</b>	<b>Debtor's residence</b>

3 Greenough St  
Needham, MA 02494**Mr. Reinstein was divorced from debtor by Judgment of Divorce Nisi in March 2014 which became absolute in July 2014.****15. Prior address of debtor**

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>372 Blue Ledge Drive, Roslindale, MA 02131.</b>	<b>Jennifer D. Brown, Jennifer Reinstein (ex-husband's last name)</b>	<b>9/2009 - 7/2013</b>

**16. Spouses and Former Spouses**

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 21, 2015 Signature /s/ Jennifer Denise Brown **Jennifer Denise Brown**  
of Debtor

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Brown, Jennifer Denise

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1		
Creditor's Name:	Describe Property Securing Debt:	
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		
Property No. 2 (if necessary)		
Creditor's Name:	Describe Property Securing Debt:	
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

**PART B** – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
Lessor's Name: <b>Lease At 4 Sunnyside St</b>	Describe Leased Property: <b>Rental lease at 4 Sunnyside St #3. Debtor's primary residence wi</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

\_\_\_\_\_ continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: May 21, 2015

/s/ Jennifer Denise Brown

Signature of Debtor

\_\_\_\_\_  
Signature of Joint Debtor

**UNITED STATES BANKRUPTCY COURT****NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors****Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**IN RE:**

**Brown, Jennifer Denise**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: May 21, 2015

Signature: /s/ Jennifer Denise Brown  
Jennifer Denise Brown

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Joint Debtor, if any

Acs/dept Of Ed  
C/o Acs  
Utica, NY 13501

American Express  
PO Box 3001, 16 General Warren Blvd  
Malvern, PA 19355

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Amex Dsnb  
9111 Duke Blvd  
Mason, OH 45040

Barclays Bank Delaware  
125 S West St  
Wilmington, DE 19801

Capital Management Services, LP  
698 1/2 South Ogden Street  
Buffalo, NY 14206-2317

Capital One  
Po Box 5253  
Carol Stream, IL 60197

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi Cards  
Po Box 6497  
Sioux Falls, SD 57117

Citi/stdnt Ln Rsrc Cnt  
99 Garnsey Rd  
Pittsford, NY 14534

Citibank NA  
Citicorp Credit Svcs/Centralized Bankrup  
PO Box 790040  
Saint Louis, MO 63179

Citibank NA  
1000 Technology Dr  
O Fallon, MO 63368

Citibank NA  
Po Box 769006  
San Antonio, TX 78245

Citibank NA  
701 E. 60th Street North  
Sioux Falls, SD 57117

Citibank SD, NA  
ATTN: Centralized Bankruptcy  
PO Box 20363  
Kansas City, MO 64195

Citibank Stu  
Attn: Bankruptcy  
PO Box 6191  
Sioux Falls, SD 57117

Citibank Stu  
701 E. 60th St North  
Sioux Falls, SD 57104

Citibankna  
Attn: Centralized Bankruptcy  
PO Box 20363  
Kansas City, MO 64195

Citistudntln  
Citistudntln  
PO Box 95  
Sioux Falls,, SD 57117

Client Services, Inc.  
3451 Harry S Truman Blvd  
St. Charles, MO 63301-4047

Comenity Bank/express  
Po Box 182789  
Columbus, OH 43218

Comenity Bank/vctrssec  
Po Box 182789  
Columbus, OH 43218

Comenity Bank/West Elm  
Po Box 182789  
Columbus, OH 43218

Comenity Bank/West Elm  
Attention: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Dean A. Heinold, Esq.  
Lustig, Glaser & Wilson, PC  
PO Box 549287  
Waltham, MA 02454-9287

Discover  
PO Box 3008  
New Albany, OH 43054-3008

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Dsnb Bloom  
Po Box 8218  
Mason, OH 45040

DSNB Bloomingdales Macy's Bankruptcy Dpt  
PO Box 8053  
Mason, OH 45040

Dsnb Macys  
9111 Duke Blvd  
Mason, OH 45040

Express/Comenity Bank  
Attention: Bankruptcy Dept  
PO Box 182686  
Columbus, OH 43218

Fed Loan Serv  
Po Box 60610  
Harrisburg, PA 17106

Fed Loan Serv  
Pob 60610  
Harrisburg, PA 17106

GECRB/Lowes  
Attention: Bankruptcy Department  
PO Box 103104  
Roswell, GA 30076

GECRB/Old Navy  
Attn: Bankruptcy  
PO Box 130104  
Roswell, GA 30076

Internal Revenue Service  
Centralized Insolvency Operation  
Post Office Box 21126  
Philadelphia, PA 09114

Internal Revenue Service  
Centralized Insolvency Operation  
Post Office Box 7346  
Philadelphia, PA 09101-7346

Kenneth C. Wilson, Esq.  
Lustig, Glaser & Wilson, PC  
PO Box 549287  
Waltham, MA 02454-9287

Lease At 4 Sunnyside St  
4 Sunnyside St #3  
Hyde Park, MA 02136

Navient  
Po Box 9500  
Wilkes Barre, PA 18773

Navient  
Po Box 9655  
Wilkes Barre, PA 18773

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Waltham, MA 02454-9287

Ronald E. Lustig, Esq.  
Lustig, Glaser & Wilson, PC  
PO Box 549287  
Waltham, MA 02454-9287

Sears/cbna  
Po Box 6282  
Sioux Falls, SD 57117

Slc Conduit I Llc  
99 Garnsey Road  
Pittsford, NY 14534

Syncb/banana Rep  
Po Box 965005  
Orlando, FL 32896

Syncb/gap  
Po Box 965005  
Orlando, FL 32896

Syncb/lowes  
Po Box 965005  
Orlando, FL 32896

Syncb/oldnavydc  
Po Box 965005  
Orlando, FL 32896

Syncb/tjx Cos  
Po Box 965015  
Orlando, FL 32896

Td Bank Usa/targetcred  
Po Box 673  
Minneapolis, MN 55440

United Collection Bureau, Inc  
5620 Southwyck Blvd Suite 206  
Toledo, OH 43614

United Collection Bureau, Inc.  
PO Box 1418  
Maumee, OH 43537

United Recovery Systems, LP  
PO Box 722910  
Houston, TX 77272-2910

Zwicker & Associates, P.C.  
80 Minuteman Rd  
Andover, MA 01810-1008

Zwicker & Associates, PC  
200 Minuteman Road, Suite 202  
Andover, MA 01810

IN RE:

Brown, Jennifer Denise

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

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Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X**

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Brown, Jennifer Denise**

Printed Name(s) of Debtor(s)

**X /s/ *Jennifer Denise Brown***

Signature of Debtor

**5/21/2015**

Date

Case No. (if known) \_\_\_\_\_

**X**

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.